



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

APPLN. OF: LUDWIG et al.

SERIAL NO: 09/825,220

FILED: April 3, 2001

FOR: Modular Business Transactions Platform

DOCKET: BTI 01.01B

RECEIVED

JUL 17 2001

Technology Center 2100

Assistant Commissioner for Patents
Washington, D.C. 20231

INFORMATION DISCLOSURE STATEMENT

Dear Sir:

In connection with the above-entitled matter, Applicants hereby proffer U.S. Patent Office Form PTO-1449, including copies of the references listed therein. The claims in the present application are believed to be patentably distinguished over these references.

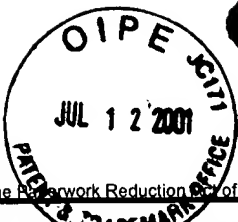
This information disclosure statement is being made pursuant to the duty of disclosure imposed by law and formulated in 37 CFR 1.56(A). No representation is made that the information thus disclosed in fact constitutes prior art or that it is the closest prior art, inasmuch as 37 CFR 1.56(A) relies on a materiality concept which depends on subjectivity.

Respectfully submitted,

CERTIFICATE OF MAILING

I hereby certify that this correspondence is being deposited with the United States Postal Service as First Class Mail in an envelope addressed to: Assistant Commissioner for Patents, Washington, D.C. 20231 on July 9th 2001 at _____.

By:



2164 #

PTO/SB/17 (11-00)
Approved for use through 10/31/2002. OMB 0651-0032
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

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FEE TRANSMITTAL for FY 2001

Patent fees are subject to annual revision.

TOTAL AMOUNT OF PAYMENT

(\$ 180

Complete if Known

Application Number	09/825,220	RECEIVED
Filing Date	4-3-01	
First Named Inventor	Ludwig	JUL 17 2001
Examiner Name		
Group Art Unit		Technology Center 2100
Attorney Docket No.	B71 01.013	

METHOD OF PAYMENT

1. ☐ The Commissioner is hereby authorized to charge indicated fees and credit any overpayments to:

Deposit
Account
Number

501 825

Deposit
Account
Name

Timothy P. O'Hagan

- ☒ Charge Any Additional Fee Required
Under 37 CFR 1.16 and 1.17

- ☐ Applicant claims small entity status.
See 37 CFR 1.27

2. ☐ Payment Enclosed:

☐ Check ☒ Credit card ☐ Money
Order ☐ Other

FEE CALCULATION

1. BASIC FILING FEE

Large Entity Small Entity

Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description
101	710	201	355	Utility filing fee
106	320	206	160	Design filing fee
107	490	207	245	Plant filing fee
108	710	208	355	Reissue filing fee
114	150	214	75	Provisional filing fee

Fee Paid

SUBTOTAL (1) (\$)

2. EXTRA CLAIM FEES

	Extra Claims	Fee from below	Fee Paid
Total Claims	-20** =	X	
Independent Claims	-3** =	X	
Multiple Dependent			

Large Entity Small Entity

Fee Code	Fee (\$)	Fee Code	Fee (\$)	Fee Description
103	18	203	9	Claims in excess of 20
102	80	202	40	Independent claims in excess of 3
104	270	204	135	Multiple dependent claim, if not paid
109	80	209	40	** Reissue independent claims over original patent
110	18	210	9	** Reissue claims in excess of 20 and over original patent

SUBTOTAL (2) (\$)

**or number previously paid, if greater; For Reissues, see above

FEE CALCULATION (continued)

3. ADDITIONAL FEES

Large Entity Fee Code	Large Entity Fee (\$)	Small Entity Fee Code	Small Entity Fee (\$)	Fee Description	Fee Paid
105	130	205	65	Surcharge - late filing fee or oath	
127	50	227	25	Surcharge - late provisional filing fee or cover sheet	
139	130	139	130	Non-English specification	
147	2,520	147	2,520	For filing a request for <i>ex parte</i> reexamination	
112	920*	112	920*	Requesting publication of SIR prior to Examiner action	
113	1,840*	113	1,840*	Requesting publication of SIR after Examiner action	
115	110	215	55	Extension for reply within first month	
116	390	216	195	Extension for reply within second month	
117	890	217	445	Extension for reply within third month	
118	1,390	218	695	Extension for reply within fourth month	
128	1,890	228	945	Extension for reply within fifth month	
119	310	219	155	Notice of Appeal	
120	310	220	155	Filing a brief in support of an appeal	
121	270	221	135	Request for oral hearing	
138	1,510	138	1,510	Petition to institute a public use proceeding	
140	110	240	55	Petition to revive - unavoidable	
141	1,240	241	620	Petition to revive - unintentional	
142	1,240	242	620	Utility issue fee (or reissue)	
143	440	243	220	Design issue fee	
144	600	244	300	Plant issue fee	
122	130	122	130	Petitions to the Commissioner	
123	50	123	50	Processing fee under 37 CFR 1.17(q)	
126	180	126	180	Submission of Information Disclosure Stmt	180
581	40	581	40	Recording each patent assignment per property (times number of properties)	
146	710	246	355	Filing a submission after final rejection (37 CFR § 1.129(a))	
149	710	249	355	For each additional invention to be examined (37 CFR § 1.129(b))	
179	710	279	355	Request for Continued Examination (RCE)	
169	900	169	900	Request for expedited examination of a design application	

Other fee (specify) _____

*Reduced by Basic Filing Fee Paid

SUBTOTAL (3) (\$ 180

SUBMITTED BY

Name (Print/Type)	Timothy P. O'Hagan	Registration No. (Attorney/Agent)	39,319	Telephone	603-501-5248
Signature	<i>Tim P. O'Hagan</i>	Date	7-9-01		

WARNING: Information on this form may become public. Credit card information should not
be included on this form. Provide credit card information and authorization on PTO-2038.

Burden Hour Statement: This form is estimated to take 0.2 hours to complete. Time will vary depending upon the needs of the individual case. Any comments on
the amount of time you are required to complete this form should be sent to the Chief Information Officer, U.S. Patent and Trademark Office, Washington, DC
20231. DO NOT SEND FEES OR COMPLETED FORMS TO THIS ADDRESS. SEND TO: Assistant Commissioner for Patents, Washington, DC 20231.

INFORMATION DISCLOSURE CITATION

(Use several sheets if necessary)

JUL 12 2001

ATTY DOCKET NO.

BTI 01.01B

SERIAL NO.

09/825,220

APPLICANT(S)

LUDWIG ET AL.

FILING DATE

APRIL 3, 2001

GROUP

U.S. PATENT DOCUMENTS

*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	6,173,272	1/9/01	THOMAS ET AL.	705	42	
	6,202,066	3/13/01	BARKLEY ET AL.	707	9	
	6,078,907	6/20/00	LAMM	705	40	
	5,710,887	1/20/98	CHELLIAH ET AL.	395	226	
	5,287,270	2/15/94	HARDY ET AL.	364	408	
	5,893,080	4/6/99	MCGURL ET AL.	705	40	
	5,884,325	3/16/99	BAUER ET AL.	707	201	
	5,978,780	11/2/99	WATSON	705	40	
	6,052,671	4/18/00	CROOKS ET AL.	705	34	
	6,035,285	3/7/00	SCHLECT ET AL.	705	30	
	5,007,084	4/9/91	MATERNA ET AL.	380	24	

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO
	1,489,572	10/19/77	UK	G06F 15	20		
	2,191,640	11/29/96	CANADA				

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

	Masich, Jeffrey L., <i>Improving Cash Flow and Streamlining Operations Through EDI</i> , Journal of Cash Management, January/February 1991, pgs. 13-16.
	Mooney, James E., <i>Getting Started in EDI: Chevron's approach</i> , Journal of Cash Management, NCCMA Conference 1991, pgs. 69-74.

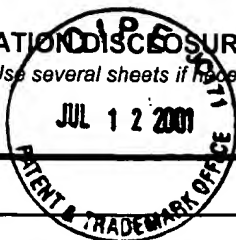
EXAMINER

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	5,842,185	11/24/98	CHANCEY ET AL.	705	40	
	6,032,133	2/29/00	HILT ET AL.	705	40	RECEIVED
	5,383,113	1/17/95	KIGHT ET AL.	364	401	JUL 17 2001
	5,943,656	8/24/99	CROOKS ET AL.	705	30	Technology Center 210
	5,727,249	3/10/98	POLLIN	705	40	
	5,873,072	2/16/99	KIGHT ET AL.	705	40	
	5,483,445	1/9/96	PICKERING	364	406	
	5,465,206	11/7/95	HILT ET AL.	364	406	
	5,677,955	10/14/97	DOGGETT ET AL.	380	24	
	5,699,528	12/16/97	HOGAN	395	240	
	5,963,925	10/5/99	KOLLING ET AL.	705	40	

FOREIGN PATENT DOCUMENTS

	DOCUMENT NUMBER	DATE	COUNTRY	CLASS	SUBCLASS	TRANSLATION	
						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

		Knudson, Scott E.; Walton, Jack K., III; Young, Florence M.; <i>Business-to Business Payments and the Role of Financial Electronic Data Interchange</i> , Federal Reserve Bulletin, April 1994, pgs. 269-278.
		Moseley, Lonnie E.; Boodey, David M., <i>Mastering Microsoft Office 97</i> , Professional Edition, Second Edition, 1997, pgs. 1123/1124.

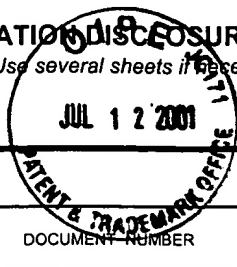
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*EXAMINER INITIAL	DOCUMENT NUMBER	DATE	NAME	CLASS	SUBCLASS	FILING DATE IF APPROPRIATE
	5,649,117	7/15/97	LANDRY	395	240	
	4,484,304	11/20/84	ANDERSON ET AL.	364	900	
	4,799,156	1/17/89	SHAVIT ET AL.	364	401	
	4,823,264	4/18/89	DEMING	364	408	
	5,111,395	5/5/92	SMITH ET AL.	364	408	
	5,121,945	6/16/92	THOMSON ET AL.	283	58	
	5,220,501	6/15/93	LAWLOR ET AL.	364	408	
	5,283,829	2/1/94	ANDERSON	380	24	
	3,573,747	4/6/71	ADAMS ET AL.	340	172.5	
	5,222,018	6/22/93	SHARPE ET AL.	364	406	
	3,688,276	8/29/72	QUINN	340	172.5	

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						YES	NO

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

An Overview of Electronic Bill Presentment and Payment Operating Models, prepared by the Business Practices Task Force of NACHA's Council for Electronic Billing and Payment, April 9, 1999, pgs. 1-12.

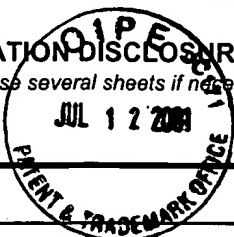
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	4,186,438	1/29/80	BENSON ET AL.	364	200	
	4,346,442	8/24/82	MUSMANNO	364	408	
	4,376,978	3/15/83	MUSMANNO	364	408	
	4,674,044	6/16/87	KALMUS ET AL.	364	408	
	4,677,552	6/30/87	SIBLEY, JR.	364	408	
	4,449,186	5/15/84	KELLY ET AL.	364	407	
	4,694,397	9/15/87	GRANT ET AL.	364	408	
	5,832,460	11/3/98	BEDNAR ET AL.	705	27	
	4,759,063	7/19/88	CHAUM	380	30	
	4,759,064	7/19/88	CHAUM	380	30	
	4,914,698	4/3/90	CHAUM	380	30	

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	4,947,430	8/7/90	CHAUM	380	25	
	4,926,480	5/15/90	CHAUM	380	23	
	4,949,380	8/14/90	CHAUM	380	30	
	4,987,593	1/22/91	CHAUM	380	3	
	4,991,210	2/5/91	CHAUM	380	30	
	5,956,700	9/21/99	LANDRY	705	40	
	4,996,711	2/26/91	CHAUM	380	30	
	5,131,039	7/14/92	CHAUM	380	23	
	5,884,288	3/16/99	CHANG ET AL.	705	24	
	5,276,736	1/4/94	CHAUM	380	24	
	5,367,624	11/22/94	COOPER	395	157	

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	5,373,558	12/13/94	CHAUM	364	23	
	5,424,938	6/13/95	WAGNER ET AL.	364	408	
	5,860,068	1/12/99	COOK	705	26	
	5,794,221	8/11/98	EGENDORF	705	40	
	4,713,761	12/15/87	SHARPE ET AL.	364	406	
	5,122,959	6/16/92	NATHANSON ET AL.	364	436	
	5,794,212	8/11/98	MISTR, JR.	705	26	
	5,953,706	9/14/99	PATEL	705	6	
	5,910,896	6/8/99	HAHN-CARLSON	364	479.01	
	5,899,982	5/4/99	RANDLE	705	35	
	5,864,827	1/26/99	WILSON	705	35	

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OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

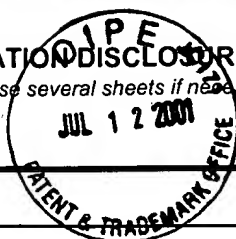
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	5,694,551	12/2/97	DOYLE ET AL.	395	226	
	6,044,362	3/28/00	NEELY	705	34	
	5,848,400	12/8/98	CHANG	705	35	
	5,712,789	1/27/98	RADICAN	364	478.14	
	5,326,959	7/5/94	PERAZZA	235	379	
	5,920,847	7/6/99	KOLLING ET AL.	705	40	

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